

1 **ABSTRACT**

2 A data network comprising a plurality of computing devices and an  
3 innovative data server. The computing devices facilitate access to the network by  
4 a plurality of participants. The data server, coupled to the data network and  
5 responsive to the plurality of computing devices, includes a memory device to  
6 store at least one financial account for each of the plurality of participants, and an  
7 innovative financial transaction manager incorporating the teachings of the present  
8 invention. The financial transaction manager is selectively invoked by participants  
9 to manage access to and manipulation of financial account assets to effect  
10 requested financial transactions with any network participant or non-participant.  
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